

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-DETROIT

IN RE:

Jennifer L. Pudell  
and  
Kandy L. Griffeth,

CHAPTER 13  
CASE NO. 16-47161-wsd  
JUDGE Shapero

Debtors.

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ORDER CONFIRMING PLAN

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor's Chapter 13 plan, as last modified, if at all, is confirmed.

**IT IS FURTHER ORDERED that the claim of Razor Law Firm, PLLC, attorney for the Debtors, for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3,500.00 in fees and \$0.00 in expenses, and that the portion of such claim which has not already been paid, to-wit: \$2,500.00 shall be paid by the Trustee as an administrative expense of this case.**

IT IS FURTHER ORDERED that the Debtors shall maintain all policies of insurance on all property of the Debtors and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

- X - Debtors Plan payment shall be increased to \$318.99 per biweekly effective the 15th day of October, 2016 due to the termination of payments to Ally Financial for the 2010 Camaro.
- X – Unsecured creditors with timely filed and allowed claims shall receive no less than \$30,368.20 pro rata.
- X – Debtors shall file Amended Schedules I and J if Co-Debtor Griffeth becomes employed.
- X – The Class 4.1 secured claim of Wells Fargo Bank shall be paid Direct by Debtors as Debtors are current. The Chapter 13 Trustee shall make no disbursement on the pre-petition arrearage for escrow shortage.

APPROVED

/s/ Tammy Terry

TAMMY L. TERRY (P46254)

KIMBERLY SHORTER-SIEBERT  
(P49608)

MARILYN R. SOMERS-KANTZER  
(P52488)

Chapter 13 Trustee  
535 Griswold Street  
2100 Buhl Building  
Detroit, MI 48226  
313-967-9857

Objections Withdrawn

/s/ Brian Yoho

For Creditor: Wells Fargo  
Bank  
Brian Yoho (P66140)

Objections Withdrawn

For Creditor:

/s/ Elaine M. Niforos

Elaine M. Niforos (P 49016)

Attorney for Debtor

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Signed on September 16, 2016

/s/ Walter Shapero

Walter Shapero

United States Bankruptcy Judge